

AMENDMENTS TO THE CLAIMS (THIS LISTING REPLACES ALL PRIOR LISTINGS):

1. (Currently Amended) A computer-implemented method for providing access to an account of a second party, comprising:

receiving identification information associated with a first party that does not contain an authenticator of the second party;

based on the identification information, receiving account information that defines a right of the first party to access account data associated with the account of the second party; and

without receiving the authenticator of the second party and without requiring the second party to access the account data at the same time, enabling the first party to access the account data based on the account information, ~~without receiving the authenticator of the second party~~, the enabling comprising displaying a Web page including information corresponding to the account data, the displayed Web page having an appearance that is substantially similar to an appearance of a Web page displayed when the second party accesses the account data.

2. (Canceled)

3. (Previously Presented) The method of claim 1, further comprising storing the account information in a text file;

wherein the enabling further comprises:

receiving, from the first party, a request to access the account data;

receiving an interrogation into the text file from software that controls access to the account data; and

enabling access to the account data if the software determines, based on the interrogation, that the first party is entitled to access the account data.

4. (Previously presented) The method of claim 3, wherein the text file comprises an Internet cookie, the method further comprising,

inputting, by the first party, the identification information on a Web page accessed by a Web browser.

5. (Previously Presented) The method of claim 1, further comprising:  
receiving information identifying the first party;  
receiving access information that corresponds to the information identifying the first party, the access information defining a right of the first party to access a program that controls access to the account data; and  
providing access to the program based on the access information.

6. (Previously Presented) The method of claim 5, wherein providing access further comprises providing access to the first party based on the access information and the account information.

7. (Previously Presented) The method of claim 1, wherein the displayed Web page has an appearance that is identical to an appearance of a Web page displayed when the second party accesses the account data.

8. (Previously Presented) The method of claim 1, further comprising changing a parameter associated with the account data.

9. (Currently Amended) A method of providing a first party with access to an account of a second party, comprising:

receiving identification information associated with the first party that does not contain an authenticator of the second party;

using both the identification information and account information specifically associated with the account of the second party to verify ~~verifying~~ that the first party is entitled to access account data associated with the account of the second party ~~based on the identification information and account information that defines a right of the first party to access the account data;~~ and

providing the account information to a storage device associated with the first party for use in accessing the account data,

wherein the account information defines a right of the first party to access the account data and does not contain the authenticator of the second party.

10. (Previously Presented) The method of claim 9, further comprising:  
receiving a request from the first party to access the account data;  
obtaining the account information from the storage device associated with the first party;  
and  
determining whether the first party is entitled to access the account data based on the account information.

11. (Previously Presented) The method of claim 9, further comprising:  
receiving information identifying the first party;  
verifying that the first party is entitled to access a program that controls access to the account data based on the information identifying the first party; and  
providing access information to the storage device associated with the first party for use in accessing the program.

12. (Previously Presented) The method of claim 11, further comprising:  
receiving a request from the first party to access the program;  
obtaining the access information from the storage device associated with the first party;  
and  
determining whether the first party is entitled to access the program based on the access information and the account information.

13. (Currently Amended) A computer program stored on a computer-readable medium for providing access to an account of a second party, the computer program comprising instructions that cause a computer to:

receive identification information associated with a first party that does not contain an authenticator of the second party;

based on the identification information, receive account information that defines a right of the first party to access account data associated with the account of the second party; and without receiving the authenticator of the second party and without requiring the second party to access the account data at the same time, enable the first party to access the account data based on the account information, ~~without receiving the authenticator of the second party~~, the instructions to enable comprise instructions to display a Web page including information corresponding to the account data, the displayed Web page having an appearance that is substantially similar to an appearance of a Web page displayed when the second party accesses the account data.

14. (Canceled)

15. (Previously Presented) The computer program of claim 13, further comprising instructions that cause the computer to:

- store the account information in a text file;
- receive a request from the first party to access the account data;
- receive an interrogation into the text file from software that controls access to the account data; and
- enable access to the account if the software determines, based on the interrogation, that the first party is entitled to access the account data.

16. (Previously Presented) The computer program of claim 15, wherein:

- the first party inputs the identification information on a Web page accessed by a Web browser; and
- the text file comprises an Internet cookie.

17. (Previously Presented) The computer program of claim 13, further comprising instructions that cause the computer to:

- receive information identifying the first party;

receive access information that corresponds to the information identifying the first party, the access information defining a right of the first party to access a second program that controls access to the account data; and  
provide access to the second program based on the account information.

18. (Previously Presented) The computer program of claim 17, wherein instructions that cause a computer to provide access further comprise instructions that cause a computer to provide access to the first party based on the access information and the account information.

19. (Previously Presented) The computer program of claim 13, wherein the displayed Web page has an appearance that is identical to an appearance of a Web page displayed when the second party accesses the account data.

20. (Previously Presented) The computer program of claim 13, further comprising instructions to cause the computer to change a parameter associated with the account data.

21. (Currently Amended) A computer program stored on a computer-readable medium for providing a first party with access to an account of a second party, the computer program comprising instructions that cause a computer to:

receive identification information associated with the first party that does not contain an authenticator of the second party;

use both the identification information and account information specifically associated with the account of the second party to verify that the first party is entitled to access account data associated with the account of the second party~~based on the identification information and account information that defines a right of the first party to access the account data;~~ and

provide the account information to a storage device associated with the first party for use in accessing the account data,

wherein the account information defines a right of the first party to access the account data and does not contain the authenticator of the second party.

22. (Previously presented) The computer program of claim 21, further comprising instructions that cause the computer to:

- receive a request from the first party to access the account data;
- obtain the account information from the storage device associated with first party; and
- determine whether the first party is entitled to access the account data based on the account information.

23. (Previously Presented) The computer program of claim 21, further comprising instructions that cause the computer to:

- receive information identifying the first party;
- verify that the first party is entitled to access second program that controls access to the account data based on the information identifying the first party; and
- provide access information to the storage device associated with the first party for use in accessing the second program.

24. (Previously presented) The computer program of claim 23, further comprising instructions that cause the computer to:

- receive a request from the first party to access the second program;
- obtain the access information from the storage device associated with the first party; and
- determine whether the first party is entitled to access the second program based on the access information and the account information.

25. (Currently Amended) An apparatus for providing access to an account of a second party, comprising:

- a memory which stores computer instructions; and
- a processor which executes the instructions to (i) receive identification information associated with a first party that does not contain an authenticator of the second party, (ii) based on the identification information, receive account information that defines a right of the first party to access account data associated with the account of the second party, and (iii) without receiving the authenticator of the second party and without requiring the second party to access

the account data at the same time, enable access to the account data based on the account information, ~~without receiving the authenticator of the second party~~, by displaying a Web page including information corresponding to the account data, the displayed Web page having an appearance that is substantially similar to an appearance of a Web page displayed when the second party accesses the account data.

26. (Canceled)

27. (Previously Presented) The apparatus of claim 25, wherein the processor executes instructions to (i) store the account information in a text file, (ii) receive a request from the first party to access the account data, (iii) receive an interrogation into the text file from software that controls access to the account data, and (iv) receive access to the account data if the software determines, based on the interrogation, that the first party is entitled to access the account data.

28. (Previously Presented) The apparatus of claim 27, wherein:

the first party inputs the identification information on a Web page accessed by a Web browser; and

the text file comprises an Internet cookie.

29. (Previously Presented) The apparatus of claim 25, wherein:

the processor executes instructions to (i) receive information identifying the first party, (ii) receive access information that corresponds to the information identifying the first party, the access information defining a right of the first party to access a program that controls access to the account data, and (iii) provide access to the program based on the access information.

30. (Previously Presented) The apparatus of claim 29, wherein the processor is further configured to provide access to the first party based on the access information and the account information.

31. (Previously Presented) The apparatus of claim 25, wherein the displayed Web page has an appearance that is identical to an appearance of a Web page displayed when the second party accesses the account data.

32. (Previously Presented) The apparatus of claim 25, further comprising changing a parameter associated with the account data.

33. (Currently Amended) An apparatus for providing a first party with access to an account of a second party, comprising:

a memory which stores computer instructions; and

a processor which executes the instructions to (i) receive identification information associated with the first party that does not contain an authenticator of the second party, (ii) use both the identification information and account information specifically associated with the account of the second party to verify that the first party is entitled to access account data associated with the account of the second party based on the identification information and account information that defines a right of the first party to access the account data, and (iii) provide the account information to a storage device associated with the first party for use in accessing the account data,

wherein the account information defines a right of the first party to access the account data and does not contain the authenticator of the second party.

34. (Previously Presented) The apparatus of claim 33, wherein the processor executes instructions to (i) receive a request from the first party to access the account data, (ii) obtain the account information from the storage device associated with the first party, and (iii) determine whether the first party is entitled to access the account data based on the account information.

35. (Previously Presented) The apparatus of claim 33, wherein the processor executes instructions to (i) receive information identifying the first party, (ii) verify that the first party is entitled to access a program that controls access to the account data based on the information



identifying the first party, and (iii) provide access information to the storage device associated with the first party for use in accessing the program.

36. (Previously Presented) The apparatus of claim 35, wherein the processor executes instructions to (i) receive a request from the first party to access the program, (ii) obtain the access information from the storage device associated with the first party, and (iii) determine whether the first party is entitled to access the program based on the access information and the account information.

37. (Previously Presented) The method of claim 1, wherein the account of the second party is accessed over an intranet using a hypertext transport protocol.

38. (Previously Presented) The computer program of claim 13, wherein the account of the second party is accessed over an intranet using a hypertext transport protocol.

39. (Previously Presented) The apparatus of claim 25, wherein the account of the second party is accessed over an intranet using a hypertext transport protocol.

40. (Currently Amended) A computer-implemented method for providing access to an account of a second party, comprising:

receiving identification information associated with a first party that does not contain an authenticator of the second party;

based on the identification information, providing account information that defines a right of the first party to access account data associated with the account of the second party; and

without receiving the authenticator of the second party and without requiring the second party to access the account data at the same time, permitting access to the account data by the first party based on the account information, ~~without receiving the authenticator of the second party,~~ the permitting comprising displaying a Web page including information corresponding to the account data, the displayed Web page having an appearance that is substantially similar to an appearance of a Web page displayed when the second party accesses the account data.

41. (Currently Amended) A computer program stored on a computer-readable medium for providing access to an account of a second party, the computer program comprising instructions that cause a computer to:

receive identification information associated with a first party that does not contain an authenticator of the second party;

based on the identification information, provide account information that defines a right of the first party to access account data associated with the account of the second party; and

without receiving the authenticator of the second party and without requiring the second party to access the account data at the same time, permit access to the account data by the first party based on the account information, ~~without receiving the authenticator of the second party~~, the instructions to permit comprising instructions to display a Web page including information corresponding to the account data, the displayed Web page having an appearance that is substantially similar to an appearance of a Web page displayed when the second party accesses the account data.

42. (Currently Amended) An apparatus for providing access to an account of a second party, comprising:

a memory which stores computer instructions; and

a processor which executes the instructions to (i) receive identification information associated with a first party that does not contain an authenticator of the second party, (ii) based on the identification information, provide account information that defines a right of the first party to access account data associated with the account of the second party, and (iii) without receiving the authenticator of the second party and without requiring the second party to access the account data at the same time, permit access to the account data by the first party based on the account information, ~~without receiving the authenticator of the second party~~, by displaying a Web page including information corresponding to the account data, the displayed Web page having an appearance that is substantially similar to an appearance of a Web page displayed when the second party accesses the account data.

43. (Previously presented) The method of claim 1, wherein the authenticator is a password.

44. (Previously Presented) The method of claim 1, wherein the account comprises one or more of the following: a retirement account, an investment account, and a benefits account.

45. (Previously Presented) The method of claim 1, further comprising:  
determining whether a predetermined time of inactivity has been exceeded, and if so, denying the first party access to the account data.

46. (Previously Presented) The method of claim 1, wherein the enabling further comprises:  
maintaining session information that tracks activities of the first party during a session.

47. (Previously Presented) The method of claim 1, wherein the displaying further comprises:  
displaying indicia to visually indicate that the first party is accessing an account of another.

48. (Previously Presented) The method of claim 1, wherein the enabling further comprises:  
restricting an ability of the first party to modify the account data.

49. (Previously Presented) The method of claim 9, wherein the account comprises one or more of the following: a retirement account, an investment account, and a benefits account.

50. (Previously Presented) The method of claim 10, further comprising:  
based on the determination, displaying a Web page including information corresponding to the account data, the displayed Web page having an appearance that is substantially similar to an appearance of a Web page displayed when the second party accesses the account data.

51. (Previously Presented) The method of claim 50, further comprising:  
determining whether a predetermined time of inactivity has been exceeded, and if so,  
denying the first party access to the account data.

52. (Previously Presented) The method of claim 50, further comprising:  
maintaining session information that tracks activities of the first party during a session.

53. (Previously Presented) The method of claim 50, wherein the displaying further  
comprises:  
displaying indicia to visually indicate that the first party is accessing an account of  
another.

54. (Previously Presented) The method of claim 50, further comprising:  
restricting an ability of the first party to modify the account data.